AGORD. CERTI	FICATE OF	<b>INSURA</b>	NCE	П	. 1,	мм/DD/YY) 104/95
PRODUCER  Meeker Sharkey & MacBean		THIS CERTIFICATE IS ISSUED AS A MATTER OF INFORMATION ONLY AND CONFERS NO RIGHTS UPON THE CERTIFICATE HOLDER. THIS CERTIFICATE DOES NOT AMEND, EXTEND OR ALTER THE COVERAGE AFFORDED BY THE POLICIES BELOW.				
21 Commerce Drive Cranford, NJ 07016		COMPANIES AFFORDING COVERAGE				
908-272-8100		COMPANY A  St. Paul Fire & Marine				
INSURÉD		COMPANY B				
Soc.Hill @ University Hts.!!!		COMPANY C				
C/O Alan R. Trachtenberg One Cornerstone Lane		COMPANY D				
Newark NJ 07103		COMPANY E				
COVERAGES		LETIER L				
THIS IS TO CERTIFY THAT THE POLICIES OF INSURANCE LISTED BELOW HAVE BEEN ISSUED TO THE INSURED NAMED ABOVE FOR THE POLICY PERIOD INDICATED, NOT WITHST ANDING ANY REQUIREMENT, TERM OR CONDITION OF ANY CONTRACT OR OTHER DOCUMENT WITH RESPECT TO WHICH THIS CERTIFICATE MAY BE ISSUED OR MAY PERTAIN, THE INSURANCE AFFORDED BY THE POLICIES DESCRIBED HEREIN IS SUBJECT TO ALL THE TERMS, EXCLUSIONS AND CONDITIONS OF SUCH POLICIES LIMITS SHOWNMAY HAVE BEEN REDUCED BY PAID CLAMS.  TYPE OF INSURANCE  POLICY NUMBER  POLICY EFFECTIVE POLICY EXPRATION  LIMITS						
GENERAL LIABILITY		DATE (MM/DD/	Y) DATE (MM/DD/YY	GENERAL AGGREGATE	\$	5000000
A X COMMERCIAL BENERAL LIABILITY	BC02900238	1/01/9	5 1/01/96	PRODUCTS-COMP/OP AGG.	\$	5000000
CLAIMS MADE X OCCUR.				PERSONAL & ADV. INJURY  EACH OCCURRENCE	\$	5000000
OWNER'S & CONTRACTOR'S PROT.				FIRE DAMAGE (Any one fire		50000
				MED. EXPENSE (Any one perso	3 nc	5000
ANY AUTO				COMBINED SINGLE	\$	
ALL DWNED AUTOS	`			BODILY INJURY (Per person)	\$	
SCHEDULED AUTOS HIRED AUTOS			,	BODILY INJURY (Per accident)	\$	
NON-OWNED AUTOS  GARAGE LIABILITY				PROPERTY DAMAGE	\$	
EXCESS LIABILITY				EACH OCCURRENCE	\$.	
UMBRELLA -FORM				AGGREGATE	\$	
DTHER THAN UMBRELLA FORM	,			STATUTORY LIMITS		
WORKER'S COMPENSATION				EACH ACCIDENT	\$	
AND EMPLOYERS' LIABILITY				DISEASE-POLICY LIMIT	\$	
				DISEASE-EACH EMPLOYEE	1*	
A Bikt. Bidgs & Cnts A Fidelity	BC02900238 BC02900238	1/01/9		\$21,775,000. \$100,000.		
DESCRIPTION OF OPERATIONSILOCATIONSIVEHICLESISPECIAL ITEMS OWNER: LITLIAN E. BOOKER, (UNMARRIED)						
LOCATION: 51A WICKLIFFE SIRFET, NEWARK, NJ 07103 LOT: 22.17 BLOCK: 406						
CERTIFICATE: HOLDER CANCELLATION SHOULD ANY OF THE ABOVE DESCRIBED POLICIES BE CANCELLED BEFORE THE						
N/A EXPIRATION DATE THEREOF, THE ISSUING COMPANY WILL ENDEAVOR TO						
		MAIL 10 DAY	WRITTENNOTICE T	OTHECERTIFICATE HOL	DERNA	MEDTOTHE
LEFT. BUT FAILURE TO MAIL SUCH NOTICE SHALL MPOSE NO OBLIGATION OR LIABILITY OF ANY KIND UPON THE COMPANY, ITS AGENTS OR REPRESENTATIVES.						
AUTHORIZED REPRESENTATIVE 010036000						
ACORD 25-5 (7/90)						